

Amendments to the Claims (this listing replaces all prior versions):

55-82. (Cancelled)

83. (Currently Amended) A method for displaying, to ~~[[enabling]]~~ a pretender, a ~~[[to]]~~ view and information that is also displayed to a particular party, the method comprising:

receiving, through a first web page generated by first code, pretender
identification information associated with a pretender;

using the pretender identification information to identify a set of applications
available to the pretender;

receiving, through a second web page generated by the first code,
information selecting an application from the set of applications, and
an account identifier representative of an account of the particular party;

on the basis of the pretender identification information and the account identifier,
verifying that the pretender is authorized to access the account; and

causing the first code to generate a third web page that displays, to the pretender,
a view and information that is ~~[[substantially similar to]]~~ the same as a view
and information of a web page that would be displayed to the particular party
were the particular party to access the account through a selected application,
the selected application being identified by the information selecting an
application from the set of applications;

wherein a first browser displays the view and information to the pretender, and

wherein a second browser, which differs from the first browser, would display the view and information to the particular party.

84. (Previously Presented) The method of claim 83, further comprising:

in response to receiving the pretender identification information,

authenticating the pretender; and

starting a session in which the pretender interacts with the first code.

85. (Currently Amended) The method of claim 83, further comprising:

retrieving access information that identifies applications that are available,

through the ~~[[first]]~~ first code, for use by the authenticated pretender; and

providing to a computing system associated with the pretender, the retrieved access information for storage in an access information field of a text file associated with ~~[[the]]~~ a session of the pretender ~~[[with the first code]]~~.

86. (Currently Amended) The method of claim ~~[[82]]~~ 83, further comprising:

retrieving account information that identifies programs associated with the selected application, the programs being available for use by the pretender through a selected application to access account data associated with the account of the particular party; and

providing, to a computing system associated with the pretender, the retrieved account information for storage in an account-information field of a text file associated with the session.

87. (Previously Presented) The method of claim 86, wherein the retrieved account information specifies a right selected from the group consisting of: a right of the

pretender to execute a program from within a selected application; a right of the pretender to change a parameter of an account of the particular party; and a right of the pretender to access a database.

88. (Previously Presented) The method of claim 83, wherein the third web page displays an icon representative of a program that is executable from within the selected application to provide the pretender with access to account data associated with the account of the particular party.

89. (Currently Amended) The method of claim 83, wherein ~~[[when]]~~ the third web page displays information indicating that the pretender is impersonating the particular party.

90. (Previously Presented) The method of claim 83, wherein the pretender identification information comprises a user identifier and an authenticator.

91. (Currently Amended) The method of claim 83, wherein the set of applications comprises an application selected from the group consisting of:

an application for accessing a retirement account, and

an application for accessing an investment account, ~~[[and~~

~~an application for accessing a benefits account.]]~~

92. (Currently Amended) A computer-program product, stored on a computer-readable medium, the computer-program product comprising software for ~~[[enabling a]]~~ displaying, to a pretender, a ~~[[to]]~~ view and information that is also displayed to a particular party, the software comprising instructions that cause a processor to:

receive, through a first web page generated by first code, pretender identification information associated with a pretender;

use the pretender identification information to identify a set of applications available to the pretender;

receive, through a second web page generated by the first code,

information selecting an application from the set of applications, and

an account identifier representative of an account of the particular party;

on the basis of the pretender identification information and the account identifier, verify that the pretender is authorized to access the account; and

cause the first code to generate a third web page that displays, to the pretender, a view and information that is the same as ~~[[substantially similar to]]~~ a view and information of a web page that would be displayed to the particular party were the particular party to access the account through a selected application, the selected application being identified by the information selecting an application from the set of applications.

wherein a first browser displays the view and information to the pretender, and

wherein a second browser, which differs from the first browser, would display the view and information to the particular party.

93. (Previously Presented) The computer-program product of claim 92, wherein the computer-program product further comprises instructions that cause the processor to:

in response to receipt of the pretender identification information,

authenticate the pretender; and

start a session in which the pretender interacts with the first code.

94. (Previously Presented) The computer-program product of claim 93, further comprising instructions that cause the processor to:

retrieve access information that identifies the remote user applications that are available for use by the authenticated pretender through the first code; and

provide, to a computing system associated with the pretender, the retrieved access information for storage in an access-information field of a text file associated with the session.

95. (Currently Amended) The computer-program product of claim 92, further comprising instructions that cause the processor to:

retrieve account information that identifies programs associated with the selected application, the programs being available for use by the pretender through a selected application to access account data associated with the account of the particular party; and

provide, to a computing system associated with the pretender, the retrieved account information for storage in an account-information field of a text file associated with ~~[[the]]~~ a session of the pretender.

96. (Previously Presented) The computer-program product of claim 95, wherein the retrieved account information specifies a right selected from the group consisting of: a right of the pretender to execute a program from within a selected application; a right of the pretender to change a parameter of an account of the particular party; and a right of the pretender to access a database.

97. (Previously Presented) The computer-program product of claim 92, wherein the instructions to cause the processor to generate a third web page comprise instructions to cause the processor to:

generate a third web page that, when rendered by a web browser, displays an icon representative of a program that is executable from within the selected application to provide the pretender with access to account data associated with the account of the particular party.

98. (Previously Presented) The computer-program product of claim 92, wherein the instructions to cause the processor to generate a third web page comprise instructions to cause the processor to:

generate a third web page that, when rendered by a web browser, displays information indicating that the pretender is impersonating the particular party.

99. (Previously Presented) The computer-program product of claim 92, wherein the instructions for receiving pretender identification information comprise instructions to receive a user identifier and an authenticator.

100. (Currently Amended) The computer-program product of claim 92, wherein the instructions that cause a processor to identify a set of applications comprise instructions for selecting an application from the group consisting of: an application for accessing a retirement account, and an application for accessing an investment account~~[[, and an application for accessing a benefits account]]~~.

101. (Currently Amended) An apparatus for displaying, to ~~[[enabling]]~~ a pretender, a ~~[[to]]~~ view and information that is also displayed to a particular party, the apparatus comprising:

a processor; and

a memory comprising instructions that cause the processor to:

receive, through a first web page generated by first code, pretender identification information associated with a pretender;

use the pretender identification information to identify a set of applications available to the pretender;

receive, through a second web page generated by the first code,

information selecting an application from the set of applications, and

an account identifier representative of an account of the particular party;

on the basis of the pretender identification information and the account identifier, verify that the pretender is authorized to access the account; and

cause the first code to generate a third web page that displays, to the pretender, a view and information that is ~~[[substantially similar to]]~~ the same as a view and information of a web page that would be displayed to the particular party were the particular party to access the account through a selected application, the selected application being identified by the information selecting an application from the set of applications.

wherein a first browser displays the view and information to the pretender, and

wherein a second browser would display the view and information to the particular party,

the second browser being different from the first browser.

102. (Previously Presented) The apparatus of claim 101, wherein the memory further comprises instructions that cause the processor to:

authenticate the pretender; and

start a session in which the pretender interacts with the first code.

103. (Previously Presented) The apparatus of claim 102, wherein the memory further comprises instructions that cause the processor to:

retrieve access information that identifies the applications that are available, through the first code, for use by the authenticated pretender; and

provide, to a computing system associated with the pretender, the retrieved access information for storage in an access-information field of a text file associated with the session.

104. (Currently Amended) The apparatus of claim 101, wherein the memory further comprises instructions that cause the processor to:

retrieve account information that identifies programs associated with the selected application, the programs being available for use by the pretender through the selected application to access account data associated with the account of the particular party; and

provide, to a computing system associated with the pretender, the retrieved account information for storage in an account-information field of a text file associated with ~~[[the]]~~ a session of the pretender.

105. (Previously Presented) The apparatus of claim 104, wherein the retrieved account information specifies a right selected from the group consisting of: a right of the pretender to execute a program from within the selected application; a right of the pretender to change a parameter of the second account; and a right of the pretender to access a database.

106. (Previously Presented) The apparatus of claim 101, wherein the memory comprises instructions to cause the processor to:

generate a third web page that, when rendered by a web browser, displays an icon representative of a program that is executable from within the selected application to provide the pretender with access to account data associated with the account of the particular party.

107. (Previously Presented) The apparatus of claim 101, wherein the memory comprises instructions to cause the processor to:

generate a third web page that, when rendered by a web browser, displays information indicating that the pretender is impersonating the particular party.

108. (Previously Presented) The apparatus of claim 101, wherein the pretender identification information comprises a user identifier and an authenticator.

109. (Currently Amended) The apparatus of claim 101, wherein the set of applications comprises an application selected from the group consisting of: a remote user application for use in accessing a retirement account, and a remote user application for use in accessing an investment account [~~and a remote user application for use in accessing a benefits account~~].